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workmen contribute nothing at all, a handbook on health insurance should as clearly define the basis of the workmen's contributions as that of the other contributions. I am personally inclined to hold further that the amount of the money benefit should stand in some relation to the size of the workman's contribution. But Dr. Rubinow believes that the workmen's contribution should be slight, slighter indeed than in any important European plan, and that the money benefit should be high. There is in these chapters a discussion of the shifting of the incidence of the burden, but it is confused and not helpful; it even lumps rents among the ultimate bearers of the cost.

With much clearness and discrimination, the concluding chapters deal with the various problems of organization and administration. They rest upon a careful study of experience in Europe and under our own compensation acts, and must be enlightening to many an American now puzzled by the complexities which the reformers bespeak for sickness insurance. Especially will benefit come to the layman who is anxious to understand the bases and to measure the limits of the financial charges. These last chapters deal with matters that long remain difficult to the student of social insurance.

The work as a whole, barring certain questions of theory or principle, which discussion in such a journal as the REVIEW may properly emphasize, is one which for its vigor, brevity, and discrimination in detail deserves a wide reading.

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- SCHNADER, W. A. *Workmen's compensation in Pennsylvania, with procedure and forms (annotated with decisions in Pennsylvania and other jurisdictions).* (Philadelphia: G. T. Bisel Co. 1916. Pp. lxiii, 594. \$5.)
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- VENN, T. J. *Life insurance catechism; a treatise on protection, by means of questions and answers, in terms comprehensible to the general reader.* (Chicago: The author, 2034 Lane Court. 1916. Pp. 40. 50c.)
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- Life insurance and how to sell it.* (Louisville, Ky.: Ins. Field Co. 1916. Pp. 106. \$1.)
- Little lessons in fire insurance, special qualifications, work of preparation, nature of the policy, rules for selecting risks, office organization, business forms, etc.* (Louisville, Ky.: Ins. Field Co. 1916. Pp. 144. \$1.)

National health insurance. Further report of the departmental committee on approved society finance and administration. Cd. 8396. (London: Wyman. 1916. 9 1/2d.)

The ready reference instruction book for fire insurance agents and farm solicitors. (New York: German American Ins. Co. 1916. Pp. 102. \$1.)

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ALMY, F. *Ten tales; or salaries versus relief. Does it cost a dollar to give a dollar?* (Buffalo: Charity Organ. Soc. 1916. Pp. 39. 15c.)

Poverty and health. Thirty-ninth annual report of the Charity Organization Society of Buffalo. (Buffalo, N. Y.: The Society. 1916. Pp. 59.)

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